



U. S. Department of Housing and Urban Development  
Washington, D.C. 20410-1000

OFFICE OF THE ASSISTANT SECRETARY FOR  
CONGRESSIONAL AND INTERGOVERNMENTAL RELATIONS

FEB - 1

JAN 24 2000

Mr. Ben Henson  
Executive Director  
Appraisal Subcommittee  
Federal Financial Institutions  
Examination Council  
2000 K Street, NW, Suite 310  
Washington, DC 20006

Dear Mr. Henson:

Enclosed is a December 13, 1999 letter, from Senator Reid regarding the concerns of Mr. Blair, an appraiser in the State of Nevada. As the Department of Housing and Urban Development does not oversee or regulate State activities on appraisers, this letter is being forwarded to you for your direct response to Mr. Blair.

Sincerely,

Hal C. DeCell III  
Assistant Secretary

Enclosure

HARRY REID  
NEVADA

United States Senate  
WASHINGTON, DC 20510

December 13, 1999

RECEIVED  
EXECUTIVE  
SECRETARIAT  
DEC 21 11 58 AM '99

Mr. Hal C. Decell  
Assistant Secretary For Congressional And Intergovernmental Relations  
U. S. Department of Housing and Urban Development  
451 Seventh Street S.W. Room 10120  
Washington, D.C. 20410-1000

Dear Mr. Decell:

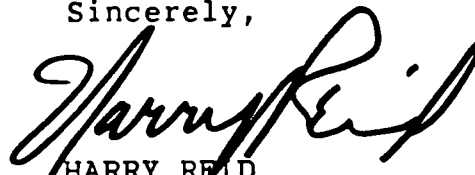
Enclosed is a letter I have received from Dennis Blair.

I would appreciate your reviewing this situation and providing answers to my constituent's concern. Please send your reply directly to Mr. Blair.

Thank you for your cooperation and assistance.

With all best wishes,

Sincerely,

  
HARRY REID  
United States Senator

HR:vae

**BLAIR APPRAISAL SERVICE**

□ 1050 E. Main St.  
Fernley, NV 89408  
702-575-6128  
Fax 702-575-0772

Main Office  
□ P.O.Box 2090  
Gardnerville, NV 89410  
702-265-3128  
Fax 702-265-3129  
E-Mail: dgblair@nanosecond.com

□ 214 N. Main St.  
Yerington, NV 89447  
702-463-3128  
Fax 702-463-3129

Senator Harry Reid  
600 E. William St., Suite 302  
Carson City, Nevada 89701

Re: Enclosure

SEP 23 1999

Dear Senator,

I'm not sure if this is your department but someone needs to look into the Real Estate and Appraisal Division for the State of Nevada. The appraisers do not have a big voice because there are so few of them in the state that I feel their problems tend to be ignored. In addition, the people working for the division and the commissioners apparently feel they are omnipotent.

They should have to answer to someone for their actions.

Your Truly



Dennis G. Blair  
September 15, 1999

## BLAIR APPRAISAL SERVICE

Nevada License # 00981

1080 E. Main St.  
Tonopah, NV 89408  
702-678-6128  
Fax 702-678-0772

Main Office  
P.O. Box 2090  
Gardnerville, NV 89410  
702-265-3128  
Fax 702-265-3129  
E. Mail: dgblair@nanosecond.com

214 N. Main St.  
Yerington, NV 89447  
702-463-3128  
Fax 702-463-3129

September 15, 1999

Attorney General  
Frankie Sue DeJ'Papa  
Old Supreme Court Building  
198 N. Carson Street  
Carson City, Nevada 89710

Dear Attorney General,

Enclosed, please find the Certified Residential Appraiser license issued to me by the State of Nevada. I hereby surrender this license effective September 16, 1999 at 8:00 A.M.

The Appraisal Division has scheduled a hearing regarding my alleged violations of USPAP. I believe they are wrong. In fact, I don't believe there should even be a hearing. But, even if I believed they had grounds for this hearing, I sincerely believe that it is impossible to get a fair hearing from the Appraisal Commission or the Division.

This would have been my second hearing before the Commission since I was licensed in 1993. I don't believe they should have had the first hearing either.

There are a number of appraisers in the state that feel the same way I do. In fact, I doubt that any would disagree except those that are either on the Commission or have never been to a hearing.

The following are things I feel someone should investigate about the Division and Commission.

1. They are in violation of FIRREA.
2. They violate or ignore their own rules,
3. The only staff member that has the vaguest idea what they are doing is [Deletion].
4. They waste time and money investigating anonymous complaints and complaints from people that are violating USPAP just by having a copy of a specific appraisal or have a conflict of interest. These would include numerous complaints from appraisers and real

estate agents. It is even rumored that one large real estate office has instituted a policy of threatening and filing complaints against appraisers when the appraisal comes in low in their opinion.

5. The Division has a policy of prosecution without education. It is difficult for the appraiser to obtain the education he or she needs without great expense and extensive travel.

6. The Division has just provided a 1999 edition of the Handbook for Real Estate Appraisers. Those interested can check with them for the last time this Handbook was Issued. The cover violates FIRREA.

7. To my knowledge they still do not have a form that the administrative code requires for written complaints.

8. [Deletion] either has the lousiest memory on earth or is just a downright liar. She spent months investigating me for advertising on a Yellow Page Ad that I brought into her and she approved before I ran it. At the time of the hearing regarding this, most of the ads in the Yellow Pages were in violation of USPAP. The commission decided not to do anything about my violation because according to [Deletion], "they didn't want to open up a can of worms." [Deletion] denied at the hearing that she had ever seen the ad. When I was upset because of the investigation of this and other matters she said, "I don't know what you're so upset about, the Commissioners have worse complaints than this against them." For this last complaint, she told me that after she reviewed the file, she would call me in to discuss it. That has never happened. The only training that I can find that she has had for the job is a USPAP class. I believe that one of the commissioners is reviewing the files for her. It would be real interesting to give her the Certified Residential Appraiser Exam.

9. [Deletion] is supposed to be the [Deletion]. When I went in to pay my fine from the first hearing, she didn't even know how to take the money. When I went in to meet with [Deletion] for the first complaint, Joan assured me that she couldn't see this going anywhere Next thing I know, they are trying to take my license away.

10. I believe the Commissioners, especially [Deletion], have an agenda. They certainly have a conflict of interest when they are hearing complaints regarding people that they compete in business with. They are frivolous about taking away a persons way of making a living. They discuss this with others outside the Hearing Room. [Deletion] has been on the Commission too long and I believe is normally the one to pass out fines and other punishment. They have a "gotcha mentality." They are not concerned whether the appraiser made an honest mistake or not. They are not interested in educating and have done nothing as far as I can see to encourage classes in Northern Nevada.

I 1. Although I do not know this for a fact, I suspect that [Deletion] is reviewing the appraisals when complaints are filed. This is improper since the Commission should come to the hearing without bias.

I 2. The Division rises improper complaints and hearings to build a case that an appraiser should not be licensed. These often are just the opinion of the Commission or the Division and according to them, they are never wrong.

13, Bulletins and memos are sent out to some appraisers and not all. One such memo is attached.

14, Division is out of licenses. There is no excuse for this.

15. Other appraisers from other states either laugh at the Nevada Division or offer their sympathy for the problems Nevada appraisers have with the division and commission.

Although I certainly haven't been asked, I feel compelled to make the following recommendations.

Move [Deletion] and [Deletion] laterally to other jobs for the State.  
Hire retired or inactive appraisers for their positions.

Have Commissioners from the north hear complaints from the south and vice versa.  
Get the Division in compliance with FIRREA.

Remove [Deletion] from the Commission for a period of no less than 10 years.

Institute a policy of education for the appraisers that is available in Northern Nevada and have the Division publish a newsletter every month with locations of where the education is available.

I am not looking for sympathy or special consideration for myself. I am retiring from the appraisal business and had intended to this year anyway. I have been in the Real Estate industry since 1971. I have been licensed as a Real Estate Salesman, Real Estate Broker. I insurance Agent, Certified Residential Appraiser, worked in management for a title company, and was President of my Real Estate Board in 1981. It has not been my habit to violate rules in any of these positions. But, I do make mistakes. However, the only complaints tiled against me in all these years have been through the Appraisal Division. Along with my wife, I have worked for six years, most of the time 7 days a week to build an appraisal practice in Northern Nevada. I have an excellent reputation with the companies that I have worked for. Some of the companies that have been happy with my work are [Deletion]. None of the complaints

filed against me have involved anyone being damaged or losing money. In fact, the latest complaint against me involves a job that I charged \$300 to do. The client and her attorney were happy with the work.

What follows is an incomplete list of cc copies sent in the hope that someone will take an interest in this on behalf of the working appraisers in the State of Nevada.

Yours Truly,

A handwritten signature in cursive script that reads "Dennis G. Blair". The signature is written in black ink and is positioned to the right of the typed name "Dennis G. Blair".

**Dennis G. Blair**

cc Governor Kenny Quinn  
cc Senator Harry Reid  
cc Senator Richard Bryan  
cc State Senator Lawrence Jacobsen  
cc Assemblyman Mark Amodei  
cc Cory Farley  
cc Nevada Appeal  
cc Appraisal Standards Board  
cc Nevada Appraisal Division  
cc Nevada Appraisal Commissioners